

FORECLOSURE FAST FACTS

Homeowners

The Office of the Courts Foreclosure Mediation Program provides homeowners with access to housing counselors and court trained mediators to resolve foreclosure actions by proposing work-out and payment arrangements between distressed borrowers and lenders. The program will also provide lawyers to income-eligible homeowners. Call **888-989-5277** to sign up or visit www.njforeclosuremediation.org.

The Hope Hotline 1-888-995-HOPE offers free, confidential help and assistance to homeowners with mortgage problems 24 hours a day / 7 days a week in English and Spanish.

The New Jersey HOUSING COUNSELING AGENCIES listed on the back of this sheet have been trained in foreclosure prevention counseling. Residents can call directly to receive assistance.

The Mortgage Assistance Program provides funding to homeowners to bring mortgages current or to refinance or renegotiate the terms of the mortgage. Homeowners must work with a counseling agency on the back of this sheet to determine eligibility.

Anti-Predatory Lending If you feel you have been taken advantage of or misled by a lender, call Legal Services of New Jersey at **888-576-5529**. Legal Services of NJ provides legal representation to low-income New Jersey homeowners. Homeowners regardless of income level may file a complaint with the NJ Department of Banking and Insurance by calling **800-446-7467**.

Renters

You cannot be evicted without notice and without good cause. This is true even when a bank or mortgage lender files an action to foreclose on your rented property because your landlord has not paid the mortgage. If you find yourself facing eviction, call a lawyer. If you cannot afford a lawyer, you may be eligible for Legal Services. Find out by calling **888-576-5529**.

If you have been locked out of your home, call the Sheriff's Department in your county. Remember, the landlord or property owner must take you to court before you can be removed from your home.

Housing Resource Center (HRC)

Provides a statewide listing of vacant for sale and rental properties.

Visit www.njhousing.gov to search thousands of affordable units. HRC is free and anonymous. Vacancy information is updated biweekly.

Young People

The loss of a home affects every member of the family not just the adults. Governor Corzine recently launched the 2nd FLOOR Youth Toll-Free Helpline which lets young New Jerseyans between 10 and 24 years of age call and talk about whatever is on their mind. To speak to a counselor, call **888-222-2228**. Parental permission is not needed and all calls are confidential and anonymous.

Women

Women's Referral Central The Hotline provides referrals and basic information in areas such as discrimination, affordable housing, addiction services, domestic violence, employment, legal assistance. Please call **800-322-8092** for further information.

Veterans

Counseling Hotline 866-838-7654

Homelessness Prevention

NJ Homelessness Prevention Program provides limited financial assistance to low- and moderate-income tenants and homeowners in imminent danger of eviction or foreclosure due to temporary financial problems beyond their control. Funds are used to disburse payments in the forms of loans and grants to landlords and mortgage companies. Please call toll-free **866-889-6270**.

Home Heating Assistance

NJ SHARES New Jersey Statewide Heating Assistance and Referral for Energy Services (New Jersey SHARES) is a non-profit organization charged with a mission to provide assistance to individuals and families living in New Jersey who are in need of temporary help in paying their energy bills. Call **1-866-NJSHARES** or visit <http://www.njshares.org/whereToApply/index.asp> to find out how to apply.

The Low Income Home Energy Assistance Program (LIHEAP) is designed to help low-income families and individuals meet home heating and medically necessary cooling costs. This year, the application period is November 1, 2008 to April 30, 2009.

The Universal Service Fund (USF) is a program created by the State of New Jersey to help make natural gas and electric bills more affordable for low-income households. If you are eligible, USF can lower the amount you pay for gas and electricity.

For further information on LIHEAP and the USF or to locate the nearest application agency, call **800-510-3102** or **609-292-6140**. Additional information about LIHEAP and USF, including an application, is also available at www.energyassistance.nj.gov.

NJ Weatherization Program Assists elderly, handicapped and low-income persons in weatherizing their homes, improving their heating system efficiency and conserving energy. Call **609-633-2378** or visit www.state.nj.us/dca/dcr/forms/wealist.doc to find a service provider near you.

General Assistance

General Assistance - Call 211. Call Specialists will provide information and referral for services including:

Basic Human Needs Resources food banks, rent assistance, utility assistance

Seniors and Persons with Disabilities congregate meals, Meals on Wheels, adult daycare and transportation

Children, Youth and Families childcare, after school programs, mentoring, protective services, tutoring

Employment Supports financial assistance, job training

New Jersey Self-Help Clearinghouse

Self-help groups can connect you with others who truly understand. NJ Self-Help Clearinghouse has information on over 4,500 self-help groups for addictions, abuse, health, loss, mental health, disabilities, family and parenting concerns. Services are free and confidential. **(800) 367-6274** or **(800) 238-2333**.

FORECLOSURE FAST FACTS (continued)

NJHELPS

Is a one stop resource for state programs to assist residents of New Jersey.

Visit www.njhelps.org to self-screen in English or Spanish for over 28 programs such as food stamps, prescription drug assistance, Work First New Jersey, assisted living, and more. NJHELPS also lists over 30 hotline resources for child care, child support, support for working families and more.

Statewide Hotlines

Domestic Abuse Hotline	1-800-572-7233
Addiction Hotline	1-800-322-5525
Substance Abuse Hotline	1-609-292-5760
Food Stamp Info Line	1-800-687-9512 or online application available at http://www.njhelps.org

The following is a list of housing counseling agencies in New Jersey who have partnered with the New Jersey Housing and Mortgage Finance Agency and have been specifically trained in foreclosure prevention and asset preservation. These trained counselors can set up a plan of action designed just for you and your situation. They will help you find a solution to your financial problems that will work for you.

A-Home 400 East Main Street Millville NJ 08332 856-293-0100	CCCS of Delaware Valley One Cherry Hill Park Suite 215 Cherry Hill, NJ 08002 215-563-5665	O.C.E.A.N., Inc. 22 Hyers Street Toms River, NJ 08753 732-244-2351 ext. 14	Affordable Housing Alliance of NJ 59 Broad Street Eatontown, NJ 07724 732-389-2958
Faith Fellowship CDC 2707 Main Street Sayreville, NJ 08872 732-727-9500	Puerto Rican Action Board 90 Jersey Avenue PO Box 240 New Brunswick, NJ 08903 732-249-9700	American Credit Alliance, Inc 23 South Warren Street Trenton, NJ 08608 609-393-5400	Isles 619 Greenwood Avenue Trenton, NJ 08609 609-341-4733
Tri-City Peoples Corp. 55 Washington Street East Orange, NJ 07017 973-676-5506	Atlantic Human Resources 1 South New York Avenue Suite 303 Atlantic City, NJ 08401 609-348-4131	NJ Counseling & Housing Development 1840 So. Broadway Camden, NJ 08104 856-541-1000	Tri-County Community Action 110 Cohancey Street Bridgeton, NJ 08302 856-451-6330
Brand New Day 176 First Street Elizabeth, NJ 07206 908-282-0781	NJ Citizen Action 744 Broad Street Newark, NJ 07102 973-643-8800	First Baptist CDC 630 Franklin Blvd, Suite 102 Somerset, NJ 08873 732-247-0444 Ext. 1016	NJ Citizen Action 75 Raritan Avenue, Suite 200 Highland Park, NJ 08904 732-246-4772

The following is a list of county social services agencies where you will be able to access services such as Medicaid, Food Stamps, Child Support, emergency assistance and employment support.

Atlantic County P.O. Box 869 1333 Atlantic Avenue Atlantic City, NJ 08401 609-348-3001	Bergen County 216 Route 17 North Rochelle Park, NJ 07662 201-368-4200	Burlington County 795 Woodlane Road Mount Holly, NJ 08060 609-261-1000	Camden County 600 Market Street Camden, NJ 08102 856-225-8800
Cape May County 4005 Route 9 South Rio Grande, NJ 08242 609-886-6200	Cumberland County 13 Northeast Blvd. Vineland, NJ 08360 856-691-460	Essex County 18 Rector St, 9th Floor Newark, NJ 07102 973-733-3000	Gloucester County 400 Hollydell Dr. Sewell, NJ 08080 856-582-9200
Hudson County 2 Enos Place Jersey City, NJ 07306 201-420-3000 201-420-3172	Hunterdon County 6 Gaunt Place Flemington, NJ 08822 908-788-1300	Mercer County 200 Wolverton Street P.O. Box 01450 Trenton, NJ 08650 609-989-4320	Middlesex County 181 How Lane P.O. Box 509 New Brunswick, NJ 08903 732-745-3500
Monmouth County Kozloski Road P.O. Box 3000 Freehold, NJ 07728 732-431-6000	Morris County 340 W. Hanover P.O. Box 900 Morristown, NJ 07963 973-326-7800	Ocean County 1027 Hooper Avenue P.O. Box 547 Toms River, NJ 08754 732-349-1500	Passaic County 80 Hamilton Street Paterson, NJ 07505-2060 973-881-0100
Salem County 147 S. Virginia Avenue Penns Grove, NJ 08069 856-299-7200	Somerset County 73 E. High Street P.O. Box 936 Somerville, NJ 08876 908-526-8800	Sussex County 18 Church Street P.O. Box 218 Newton, NJ 07860 973-383-3600	Union County 342 Westminster Avenue Elizabeth, NJ 07208 908-965-2700 and 200 West 2nd Street Plainfield, NJ 07060 908 – 791-7000
	Warren County Courthouse Annex Second and Hardwick Streets 501 Second Street Belvidere, NJ 07823 908-475-6301		